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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman :
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FOR DETERMINING ROLL :
RATES OF LOANS :

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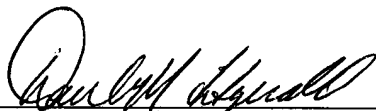
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